

FIG. 1

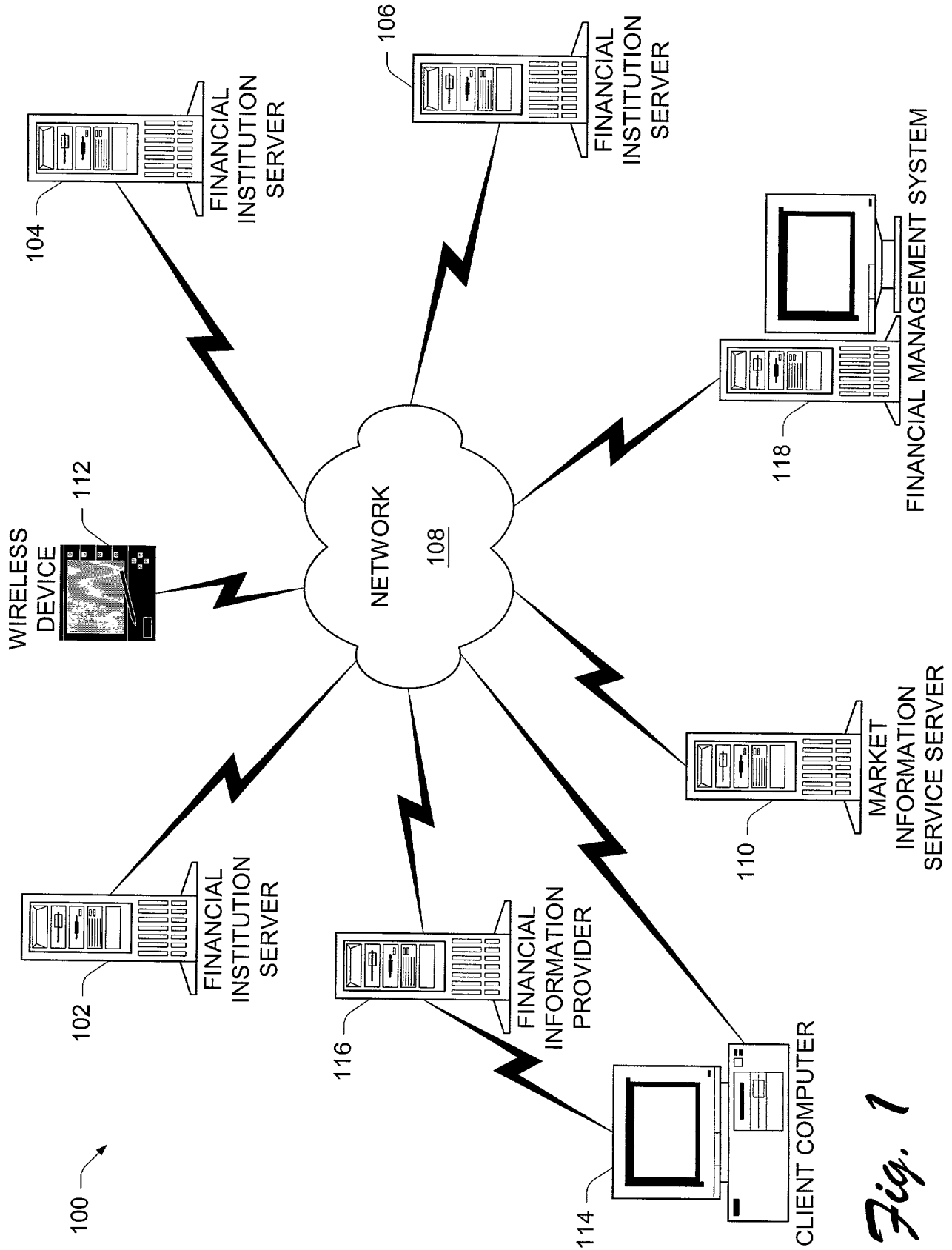


Fig. 1

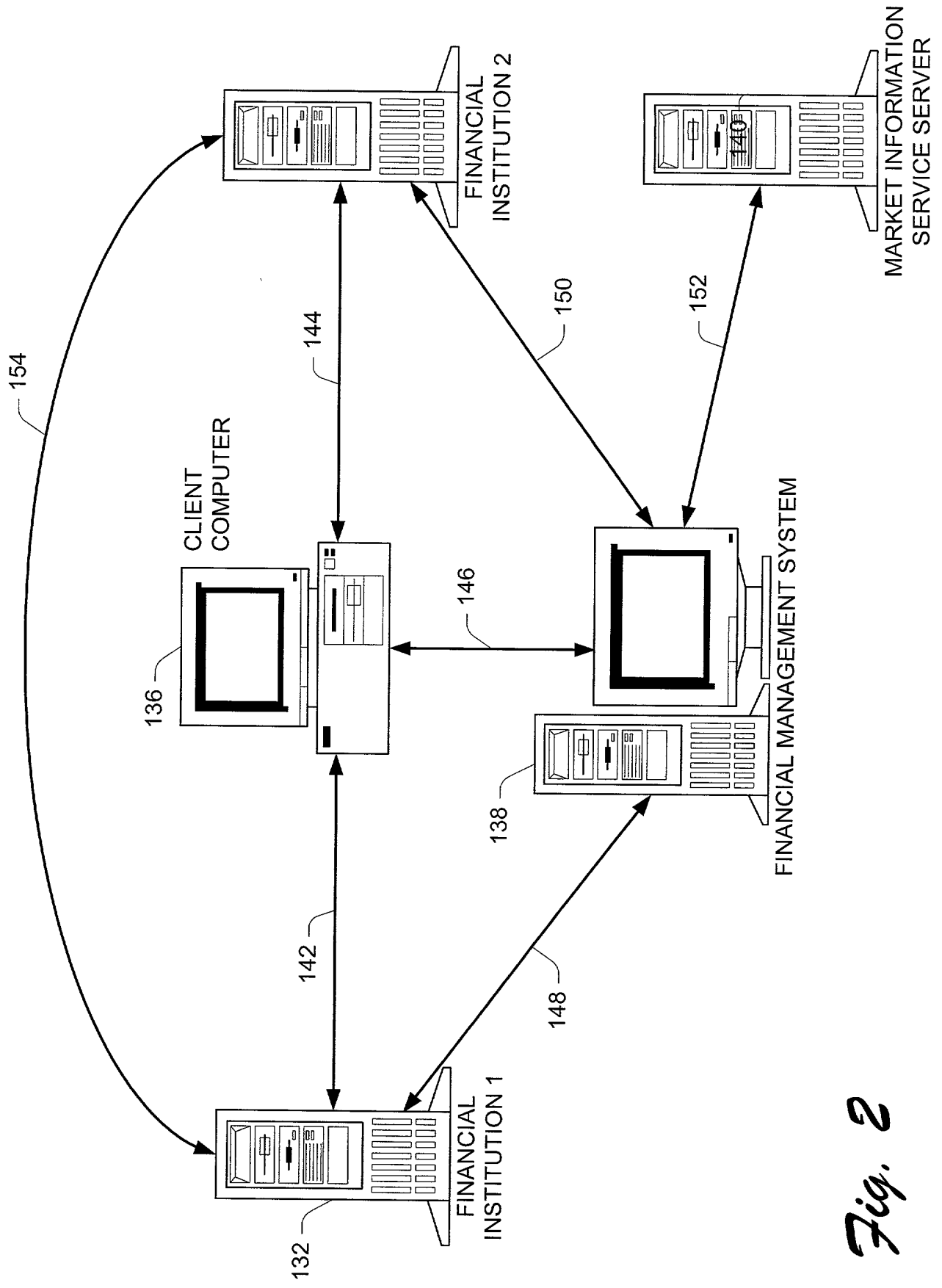


FIG. 2

Fig. 2

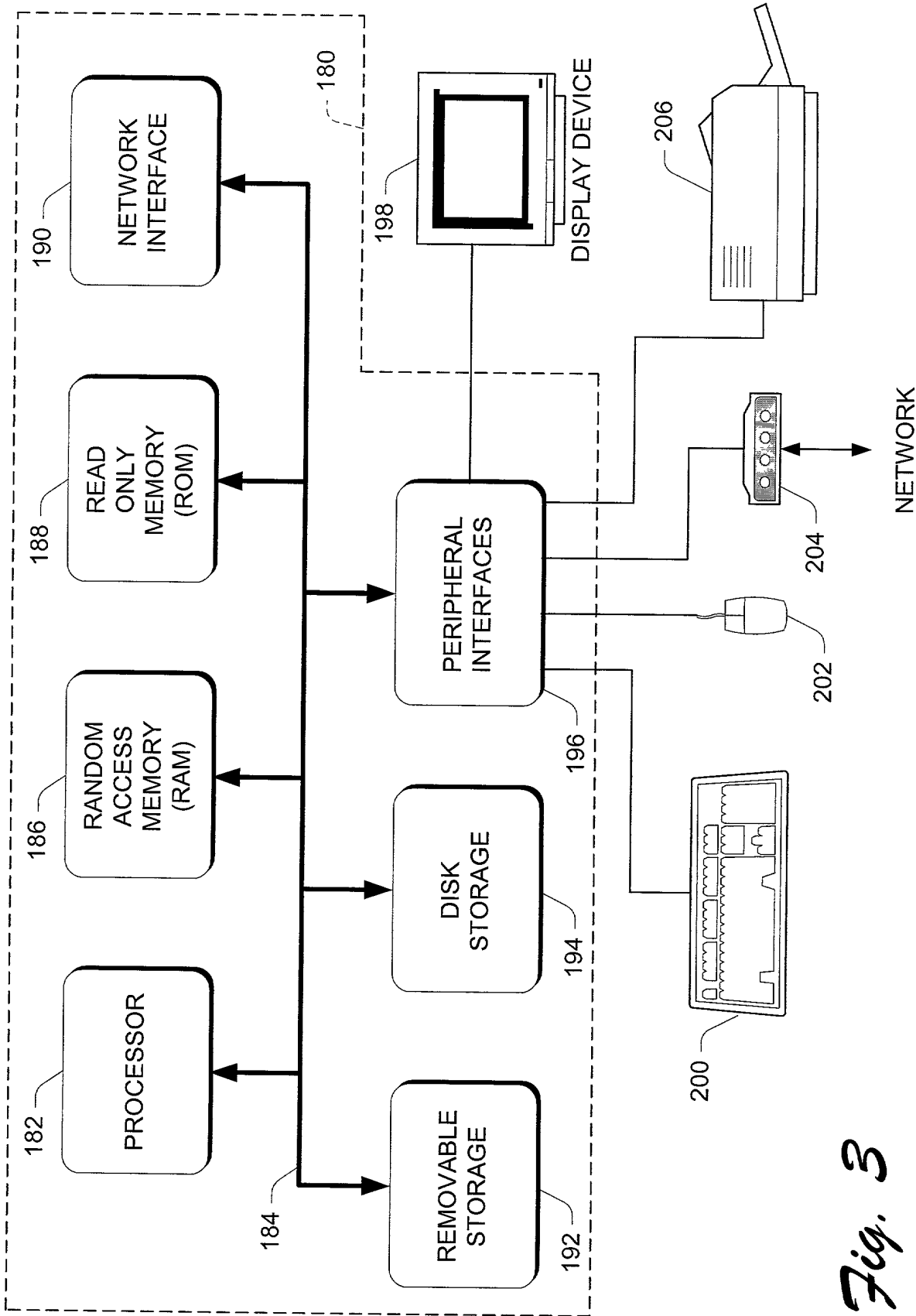


Fig. 3

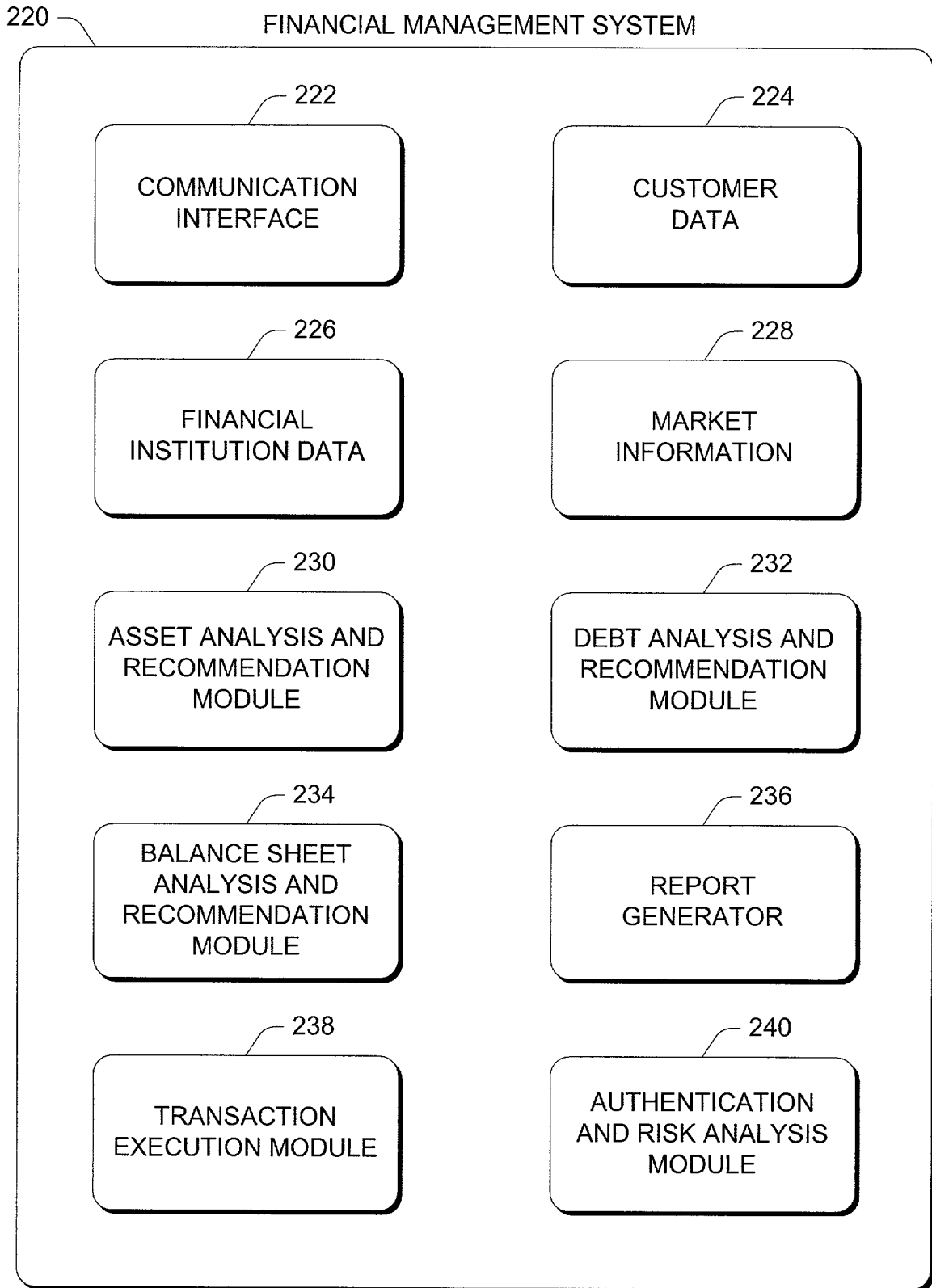
*Fig. 4*

FIG. 5

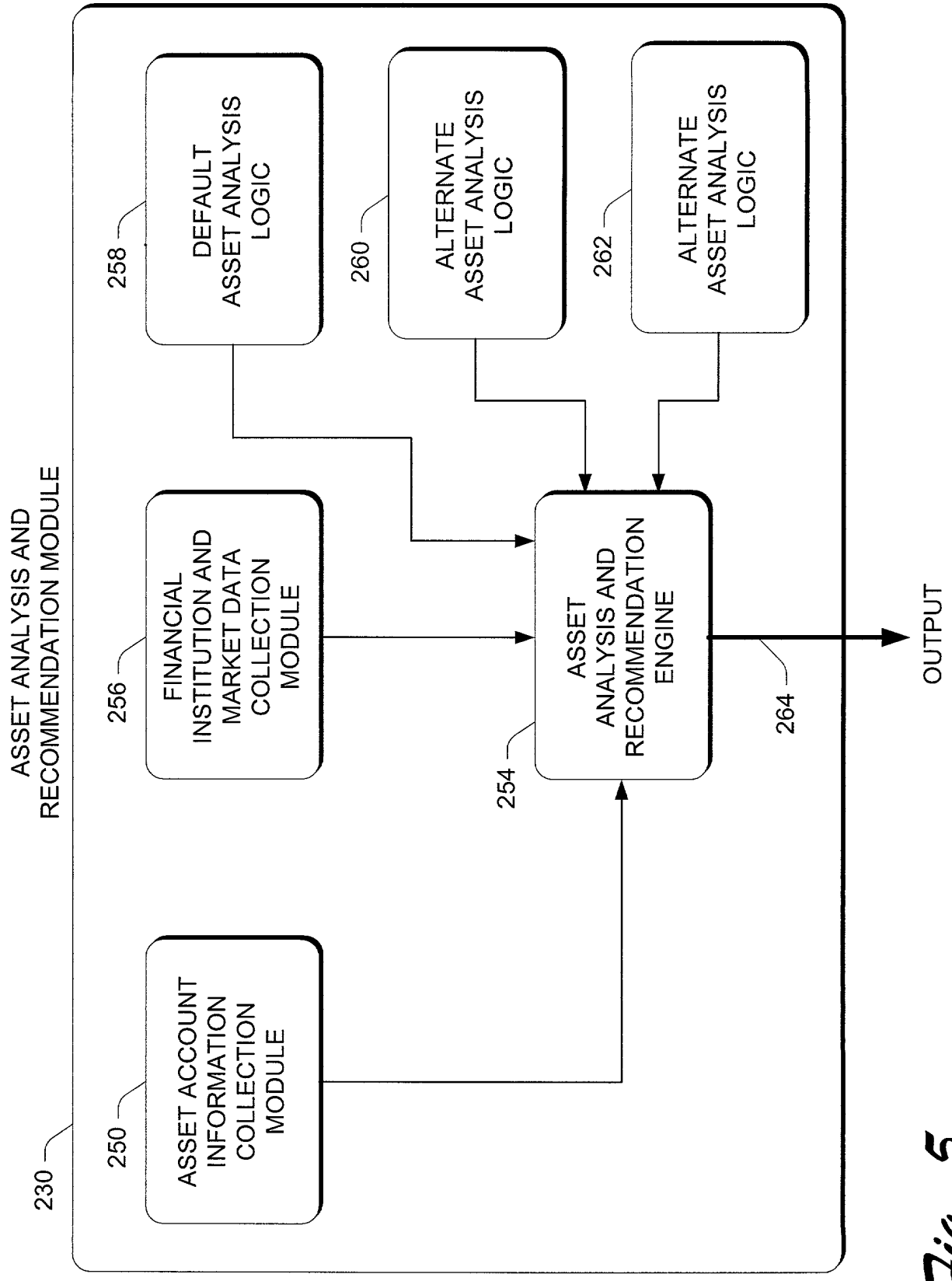


Fig. 5

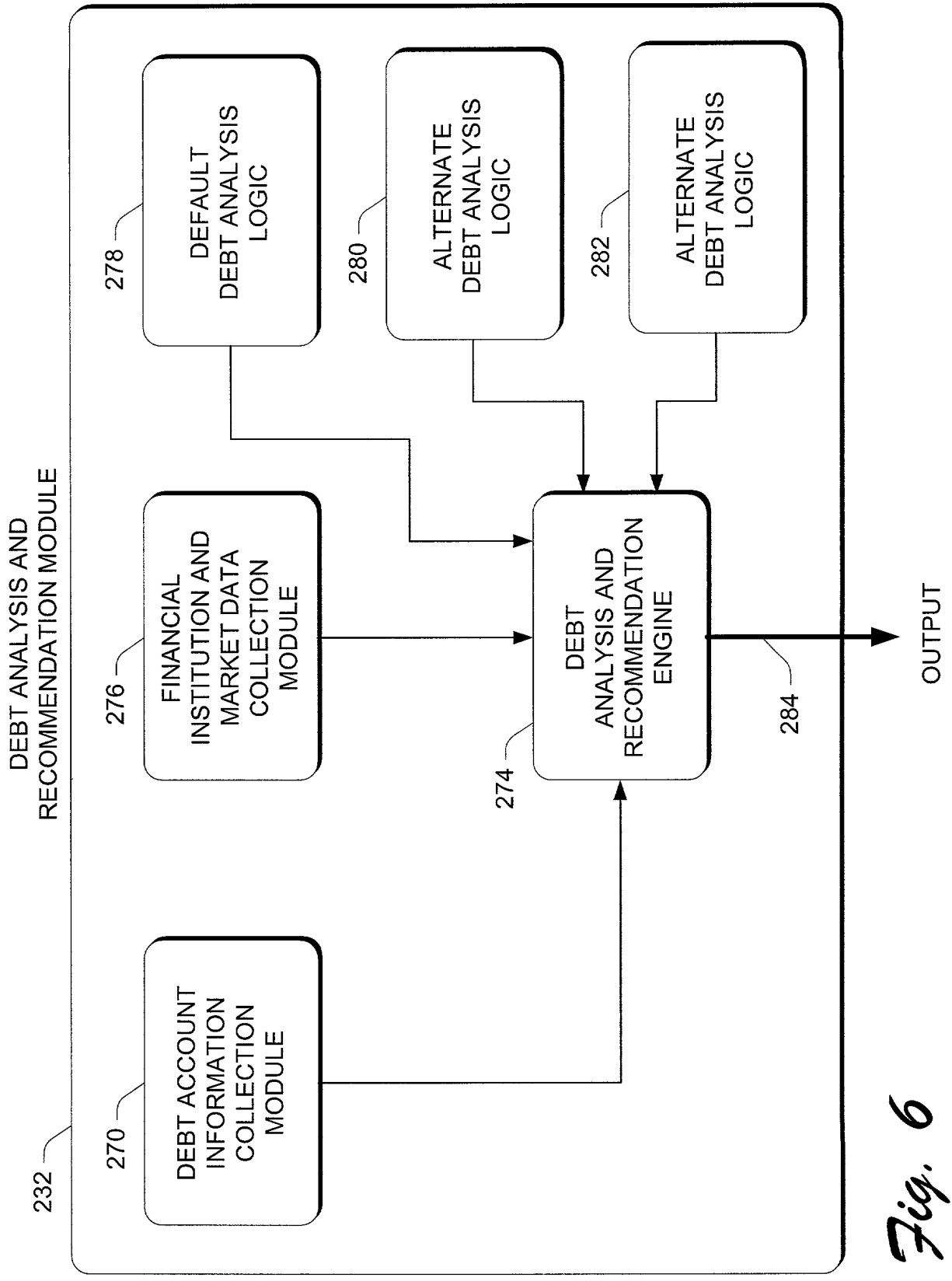


Fig. 6

FIG. 6

# BALANCE SHEET ANALYSIS AND RECOMMENDATION MODULE

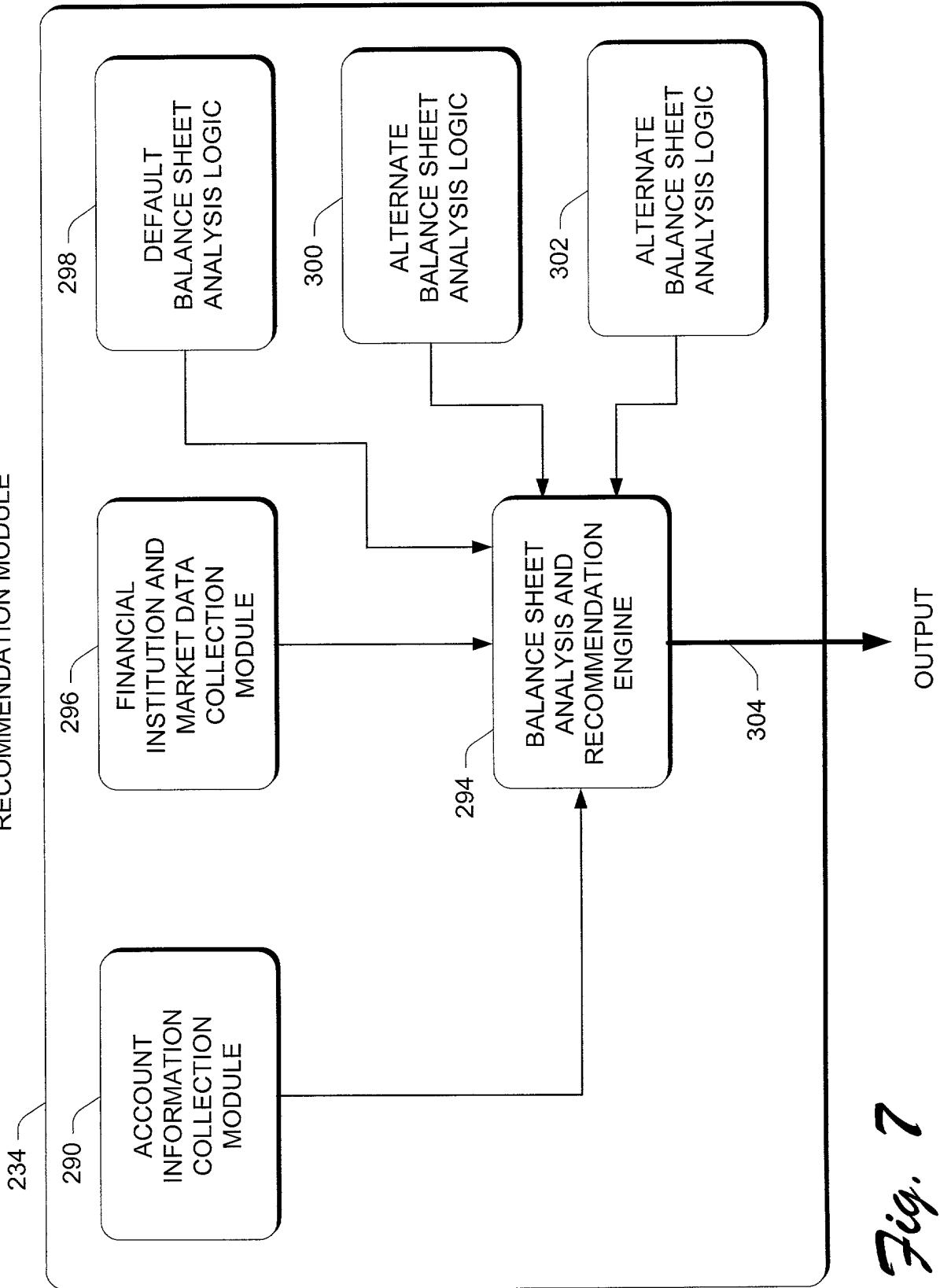
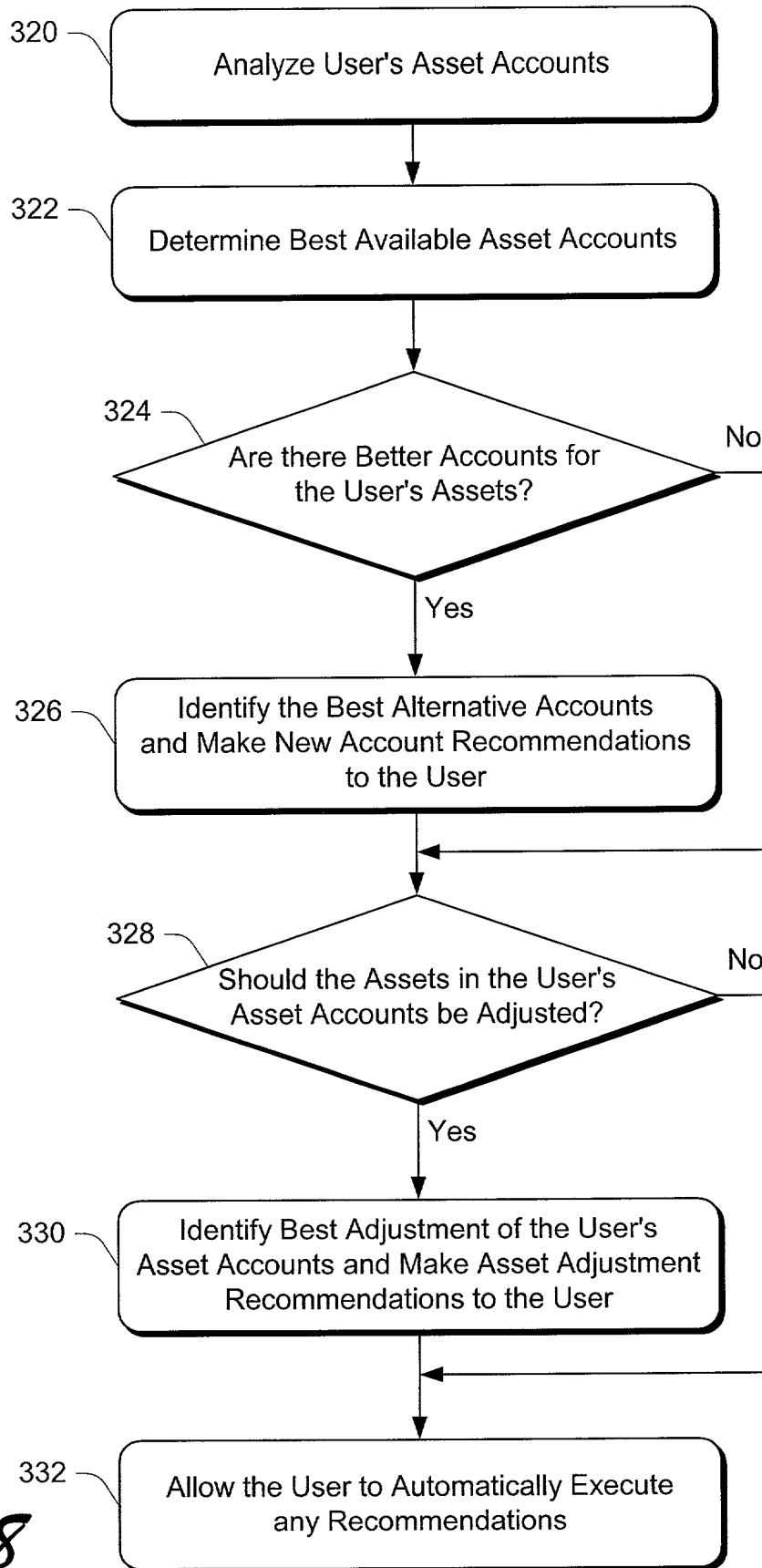
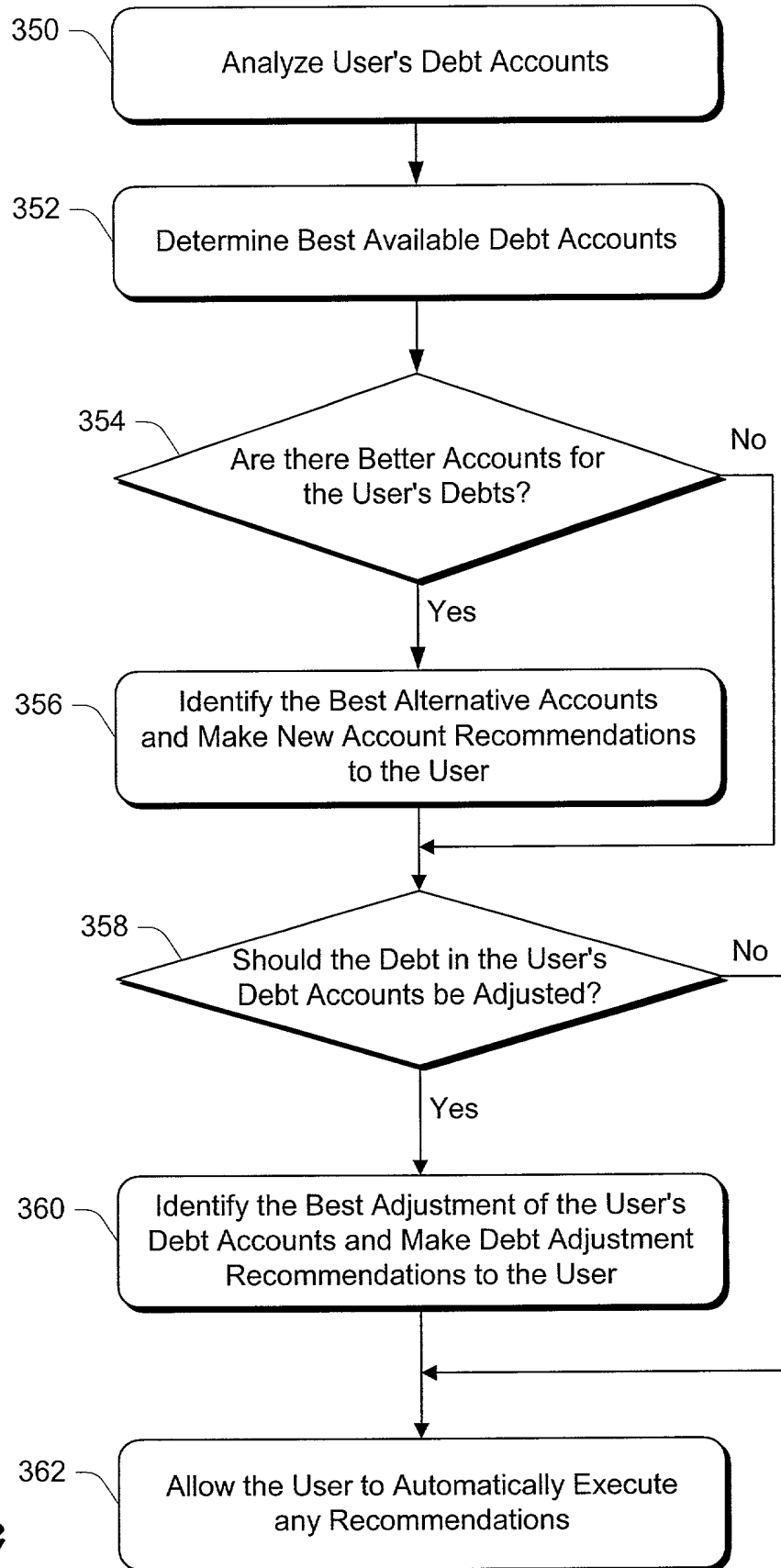


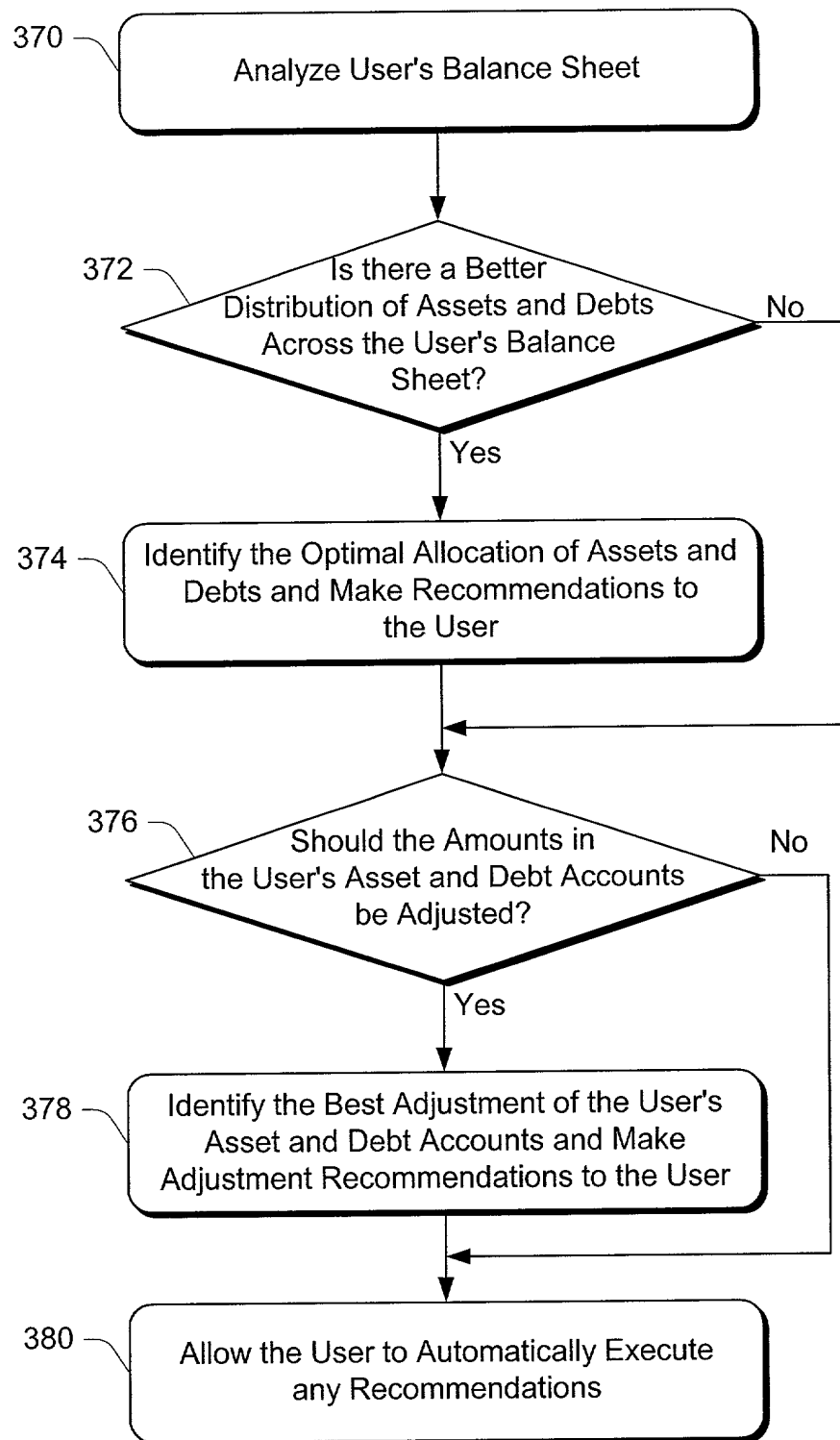
Fig. 7

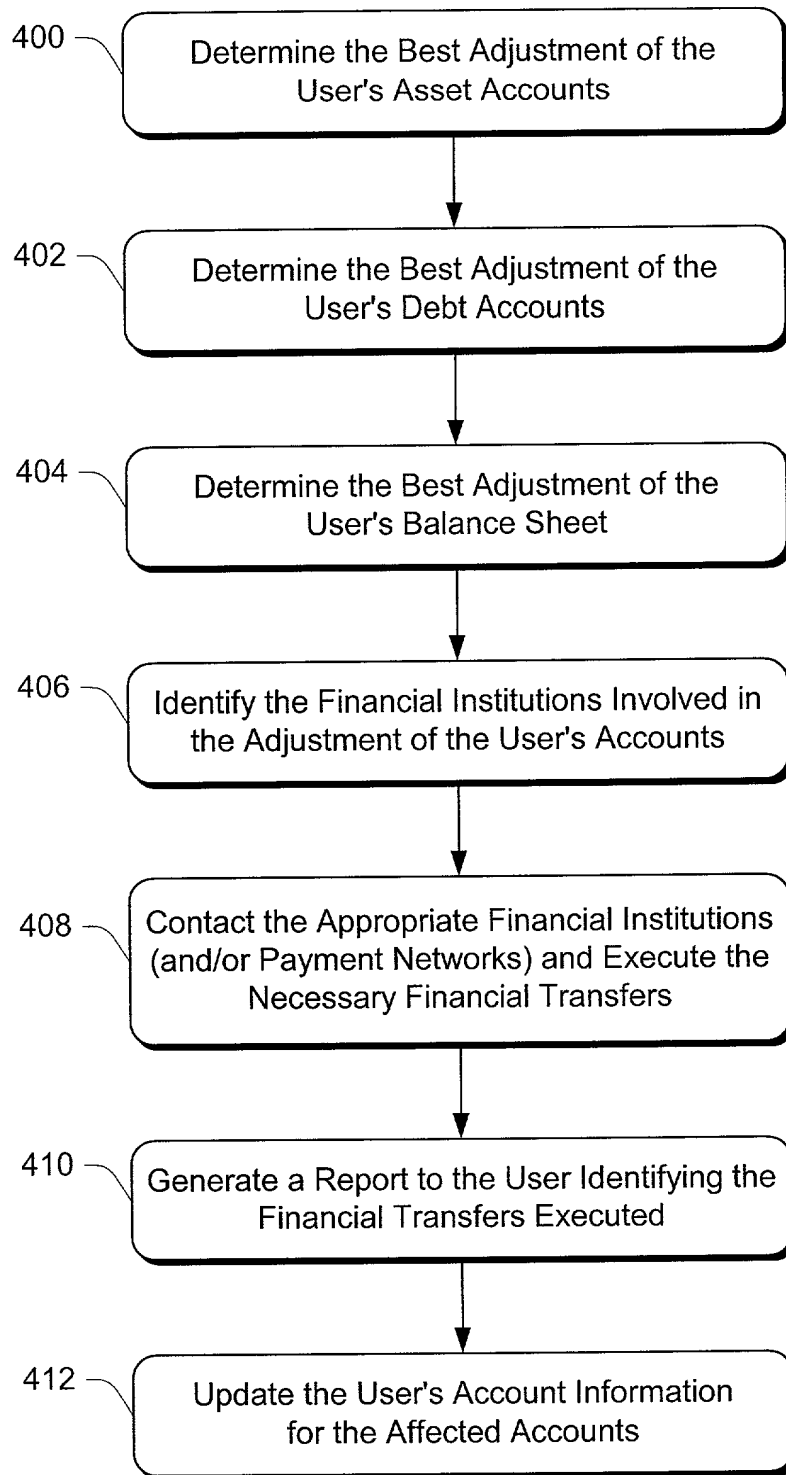
FIG. 7

*Fig. 8*



*Fig. 9*

*Fig. 10*

*Fig. 11*

430



Financial Institution Name	ABA and Routing Info	Internet URL	Account Offerings	Acct Type	Account Interest Rate	Minimum Account Balance
Bank of America	xxxxxxx xxxxxxx	www.bofa.com	Savings	Asset	2.00	Min. 200.00
			Non-Interest Checking	Asset	0.00	Min. 100.00
			Interest Checking	Asset	1.50	Min. 1000.00
			CD - 3 Months	Asset	5.00	Min. 500.00
			Home Equity	Debt	12.50	N/A
			Credit Card	Debt	18.00	N/A
			Overdraft Protection	Debt	16.00	N/A
Charles Schwab	xxxxxxx xxxxxxx	www.schwab.com	Money Market	Asset	4.75	Min. 2000.00
			ABC Mutual Fund	Asset	N/A	Min. 1000.00
.	.	.	.	.	.	.
.	.	.	.	.	.	.
.	.	.	.	.	.	.

Fig. 12

Customer Name	Financial Institution	Account Number, Username, P/W	Active Accounts	Account Balance	User Preferences
John Smith	Bank of America	xxxxxxxxxx xxxxxxxx xxxxxx	Savings	2208.63	Make all recommendations; Maintain minimum balance of \$1500 in Interest Checking; Do not transfer more than \$4000 per week; Pay down Overdraft Protection first; Do not withdraw funds from Rainbow Credit Union Savings account.
	Bank of America	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Interest Checking	4126.87	
	Bank of America	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Home Equity	12,240.32	
	Bank of America	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Credit Card	3,566.45	
	Bank of America	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Overdraft Protection	821.54	
	Charles Schwab	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Money Market	3628.94	
	Rainbow Credit Union	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Savings	562.34	
Jane Doe	Bank One	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Savings	261.79	Do not recommend opening new accounts.
	Bank One	xxxxxxxx xxxxxx xxxxxxxx xxxxxx	Non-Interest Checking	8245.21	
.	.	.	.	.	.
.	.	.	.	.	.
.	.	.	.	.	.

Fig. 13

500

Cash Edge  
Your Advantage

My Page

Recommendations

Transfer Funds

Pay Bills

Help | Sign out |

Transfer Funds

Transfer History

You can easily move your money between any of your accounts.  
To find out more about this feature, [click here](#).

Signing up is as easy as 1-2-3

1). Select the institutions for which you would like this feature.

504 Institution	506 Account Number	508 Move Money In Out	510 Credit Routing Number	512 Debit Routing Number
502 Direct Cash	469002278465	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wells Fargo Savings	6234059491	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chase Savings	469002278465	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Wells Fargo Checking	567567	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Fig. 14

550

FOOTNOTES

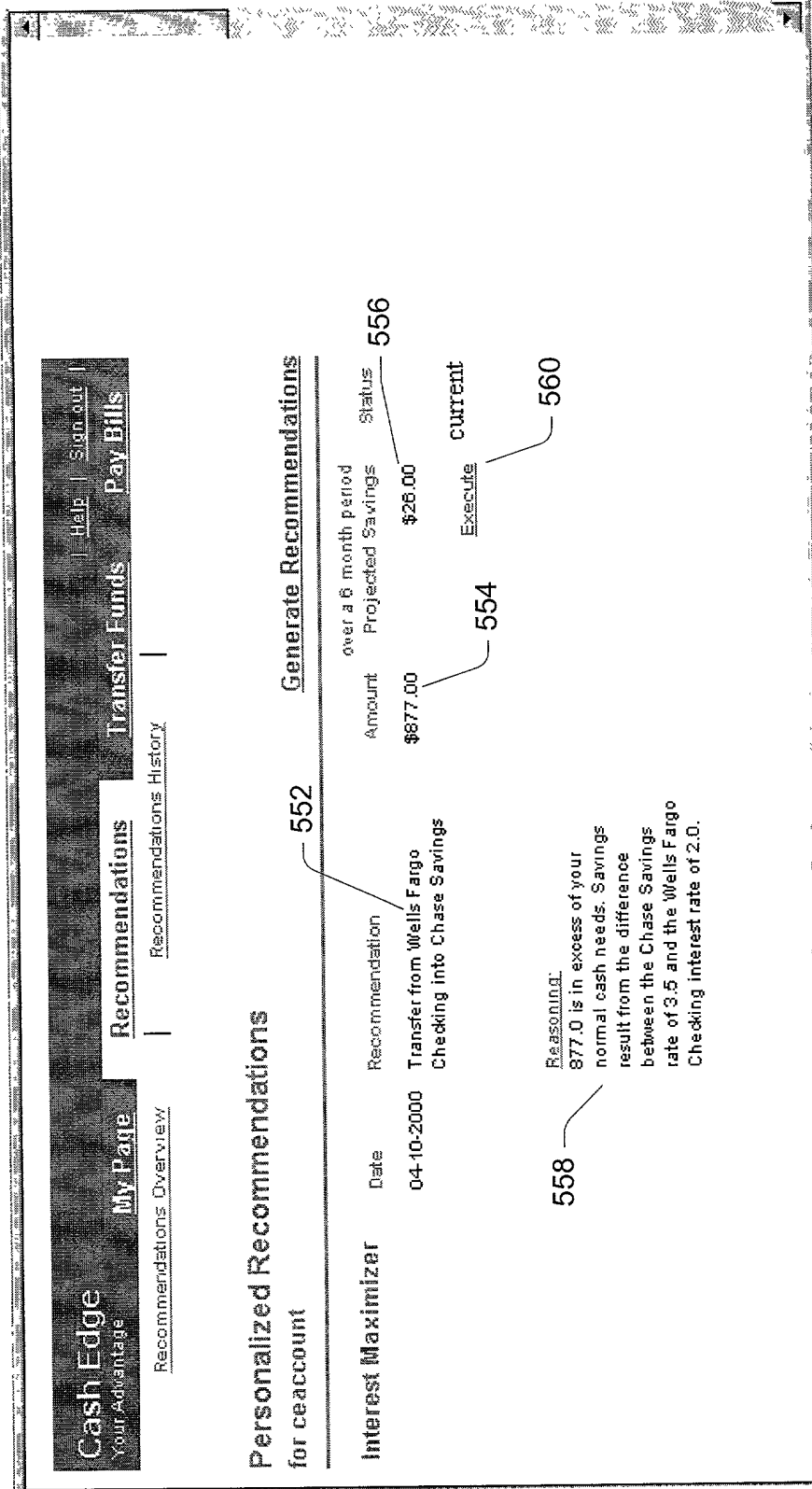
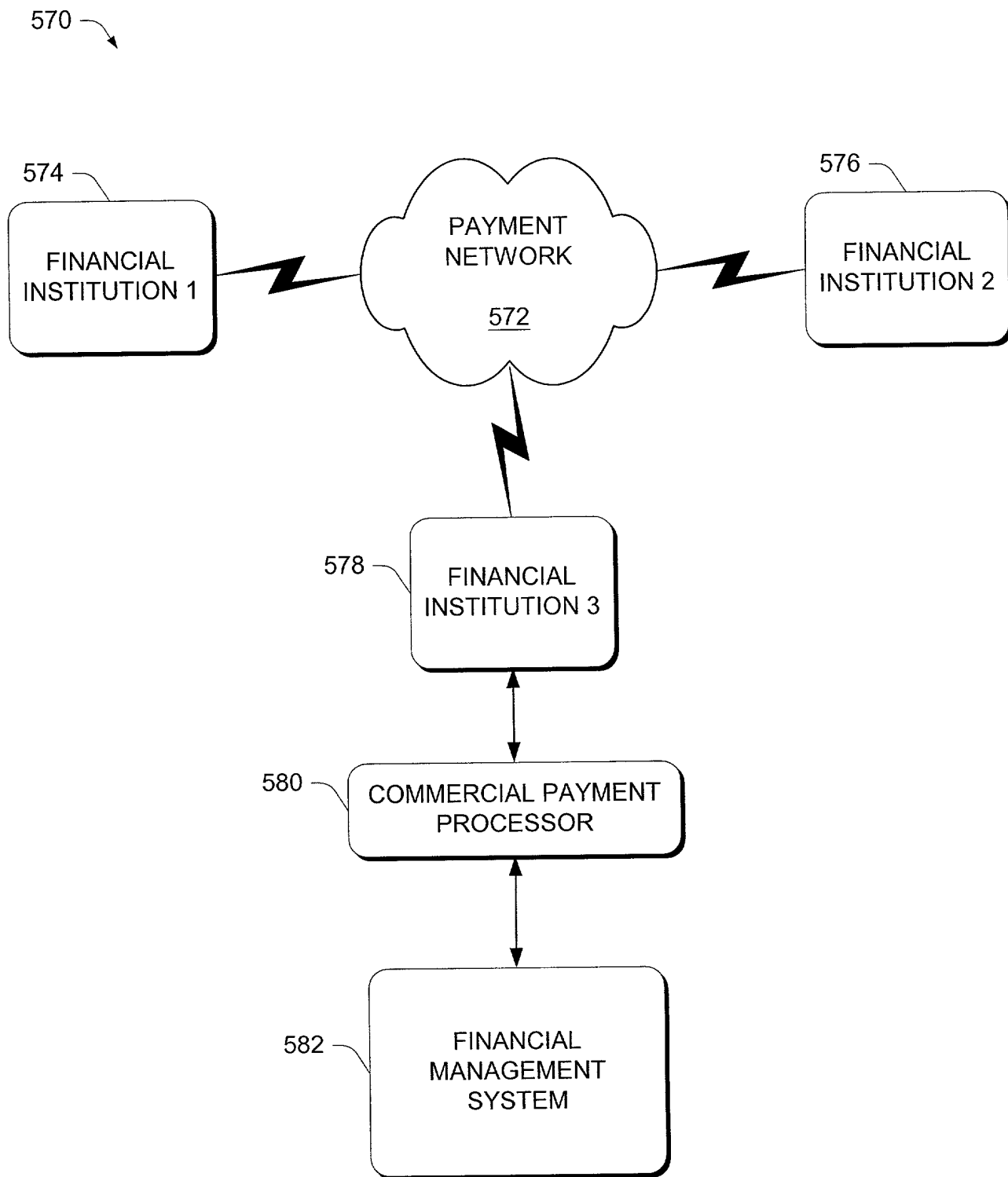
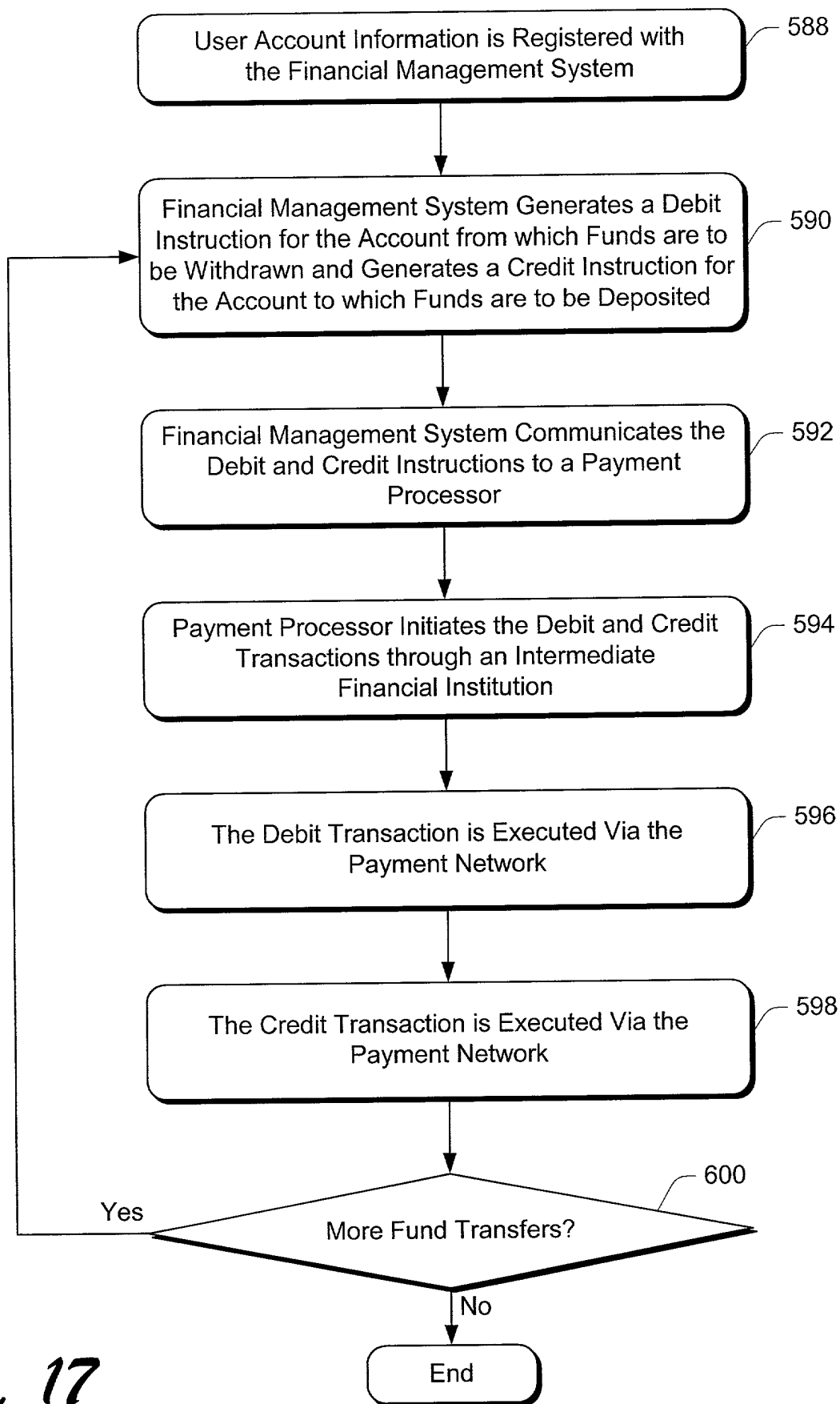
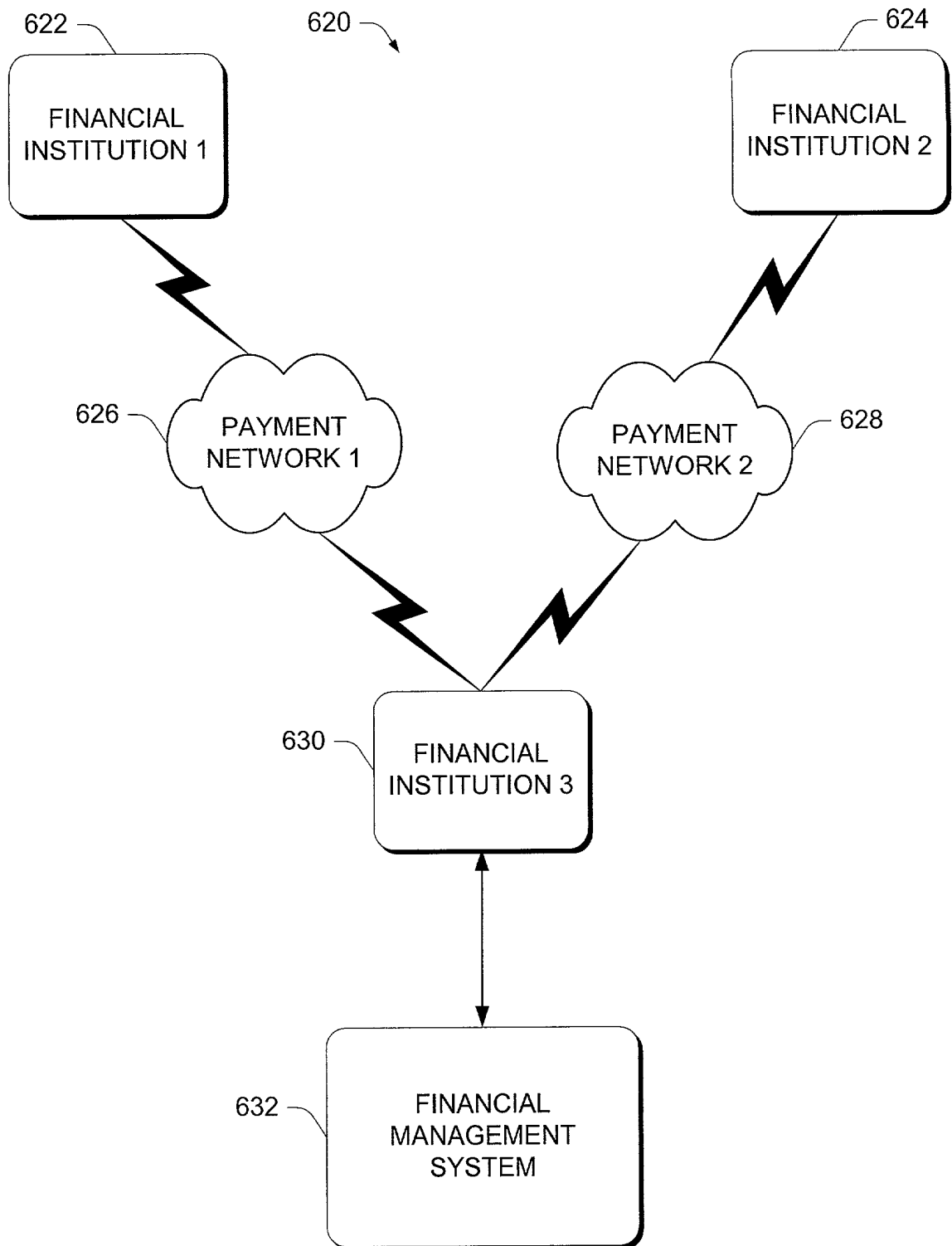


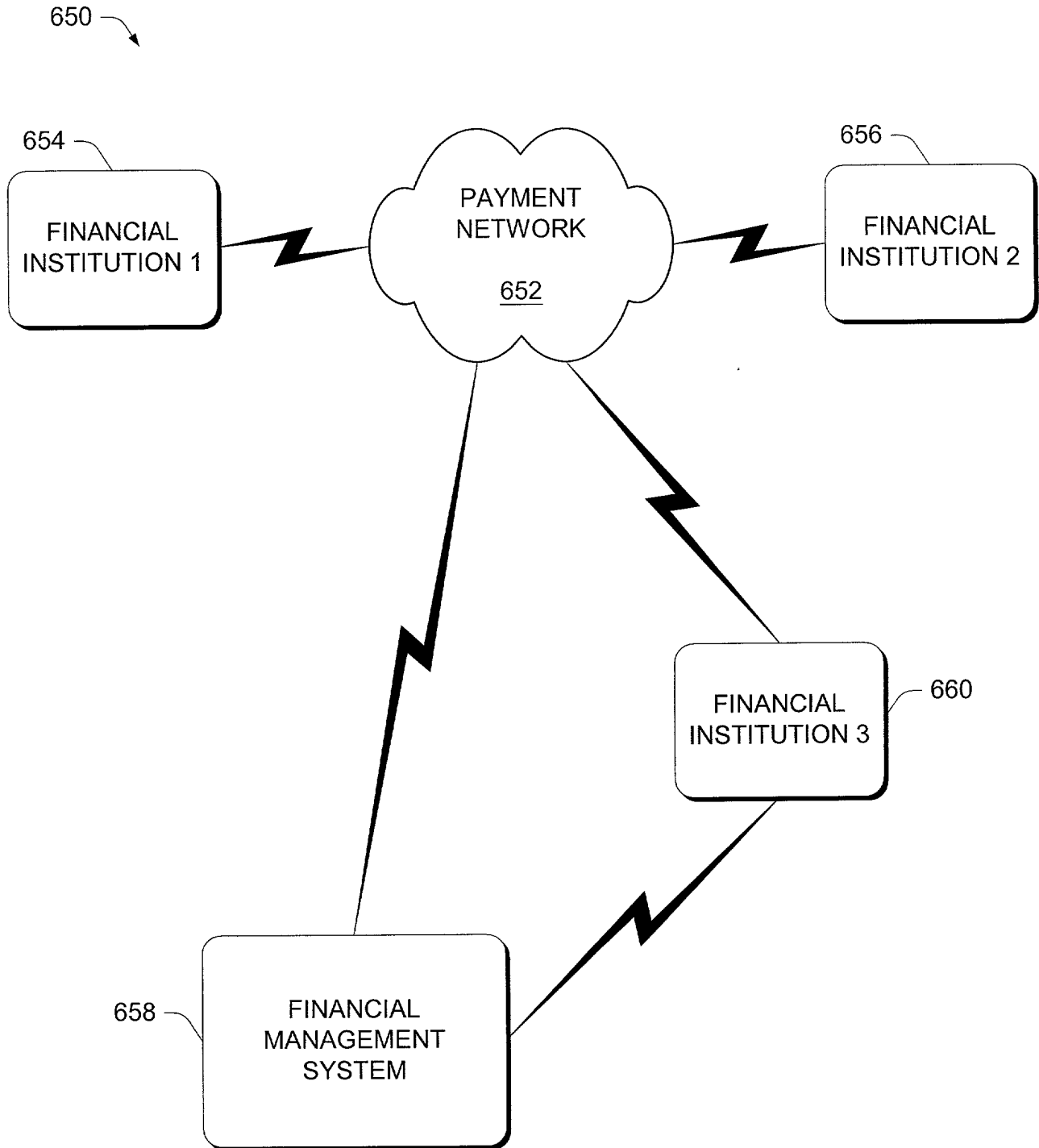
Fig. 15

*Fig. 16*



*Fig. 17*

*Fig. 18*

*Fig. 19*

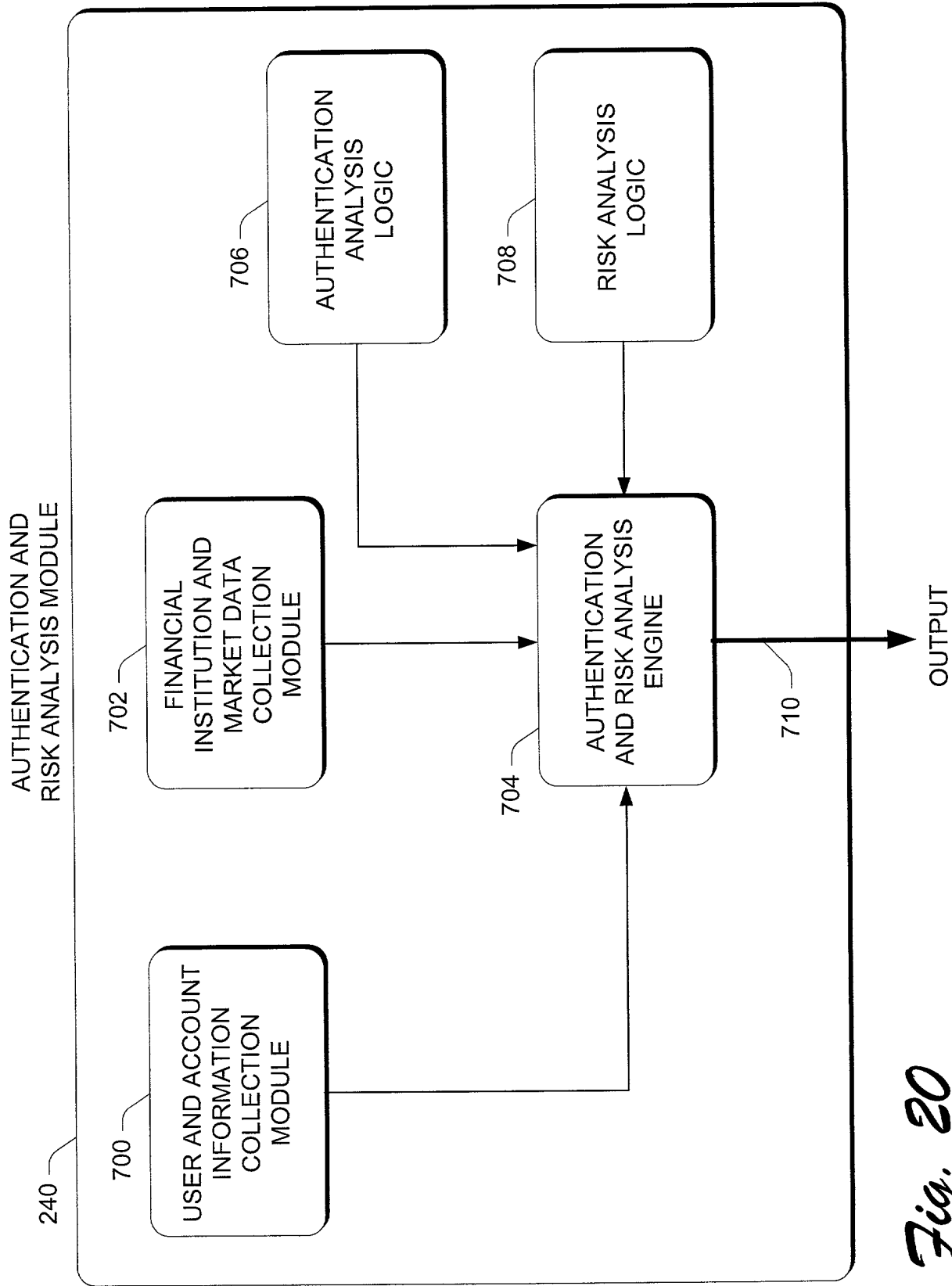
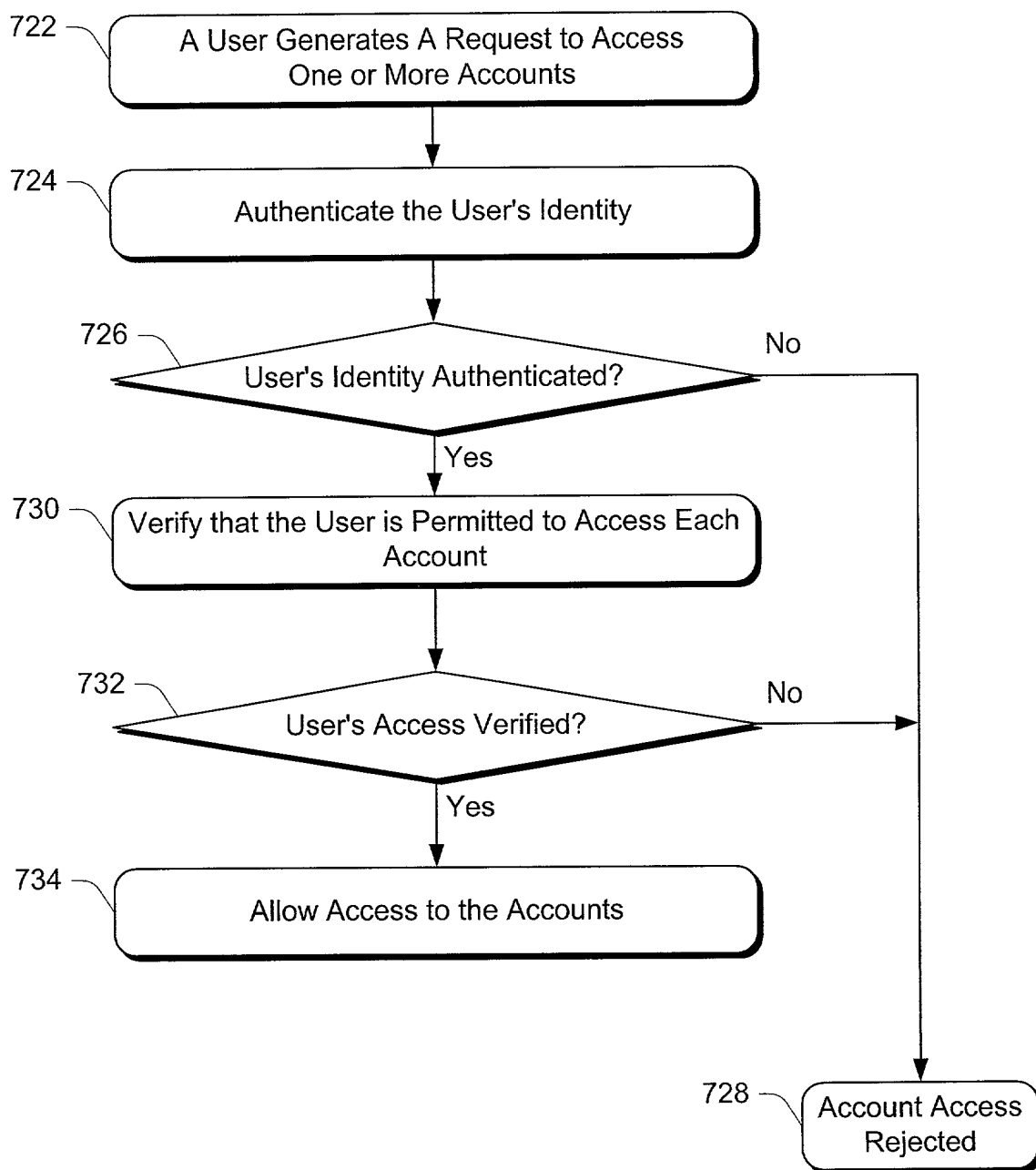
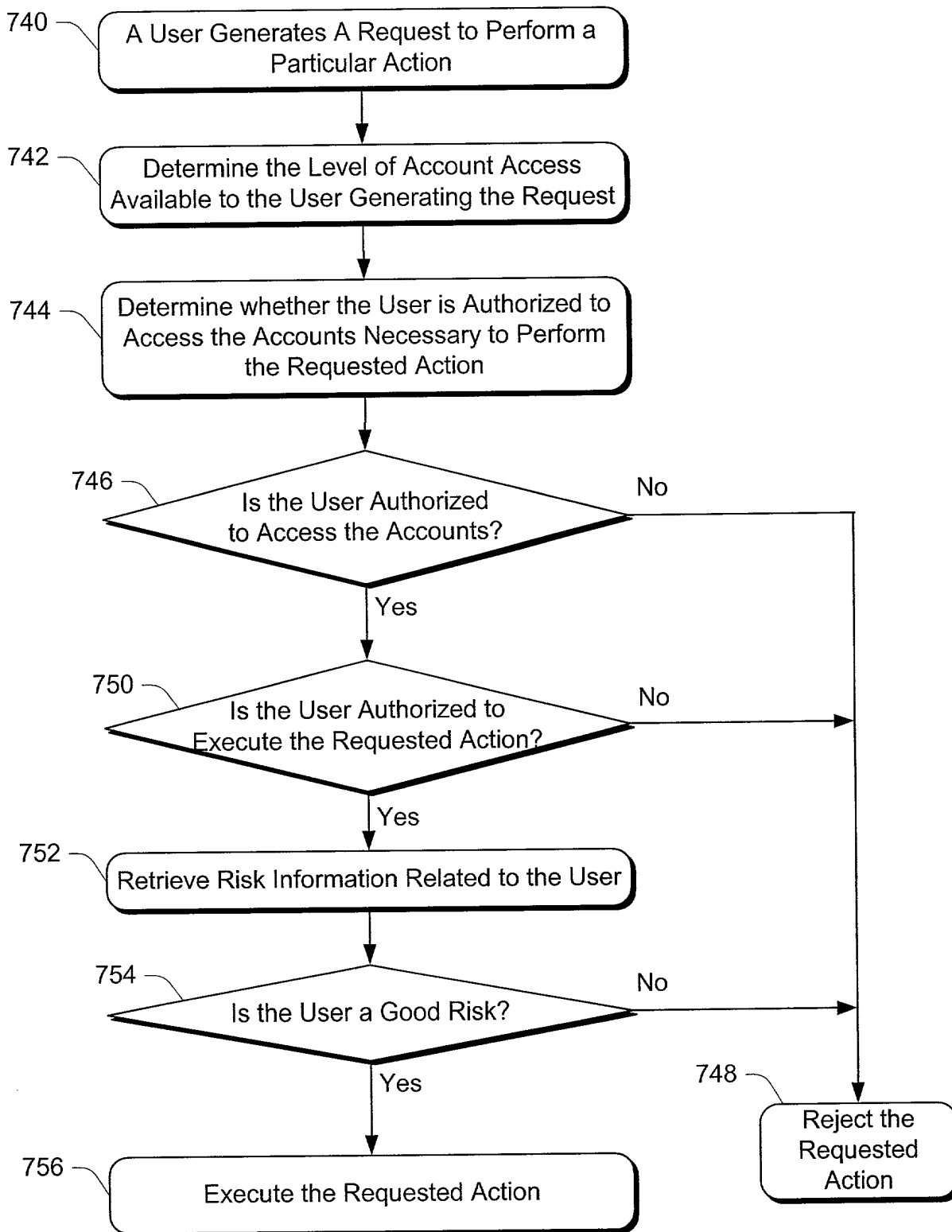


Fig. 20

*Fig. 21*

*Fig. 22*